INDEX

July to December 1918

I. EDITORIAL COMMENT AND LEADING ARTICLES

Acceptances 140
Accumulation of gold in the Federal Reserve Banks 13
After the war—what?..... 567
Allied nations—a resume..... 253
American achievements in the war.... 255
American Bankers Association convention 380
American banking, Government competition in 4
American business exploited by German banks 735
American services in foreign banking.. 584
Ames, Sir Herbert, on financial relations between U. S. and Canada..... 10
Ancient banking myth exploded..... 269
Arbuthnot, C. C. (thrift campaign vs. business as usual)..... 16
Argentine Republic, economic conditions in 575
Arnold, John J. (economic by-product of the world war)..... 382
Arnold, John J. (world co-operation).. 570
Arnold, John J., portrait of..... 570
Australia, financial conditions and prospects in 525
Australia's new commercial representative 733

Baltimore, international banking in.... 616
Bank and the bunk—a story.....30, 156, 286
Bank deposits, guaranty of..... 5
Bank methods, improvement of..... 261
Bankers roll of honor..... 22
Banking and finance, new era in..... 482
Banking in Switzerland..... 578
Bashore, Merle L. (how to buy commercial paper) 37
Beginning of the end..... 254
Boston, a perspectus..... 605
Boston bankers in international trade and finance 603
Braddon, H. Y., portrait of..... 733
British war finance..... 500
Brotherhood of man..... 740
Buffalo 626, 629
Burton, T. E. (fight to the finish)..... 274
Business and modern languages..... 594
"Business as usual" and thrift.....8, 16

Calwell, Charles S. (Philadelphia—the world city) 607
Calwell, Charles S., portrait of..... 607
Can we hold the advantages which the war has forced upon us?..... 747
Canada and United States—financial relations 10
Canadian war finances..... 542
Capital and labor.....740, 747
Cause of the rise in prices..... 6
Changing economic viewpoints..... 749
Chicago—its opportunities and advantages for foreign trade and banking, 613, 619
China, financial aid to..... 132
Cincinnati 639, 640
Clausen, John (San Francisco's golden gate) 651
Clausen. John, portrait of..... 651
Cleveland 647
Commerce and trade after the war.... 567
Commercial paper, how to buy..... 37
Corporate farming enterprise..... 14

Death penalty for leading criminals—Germany pay cost of war..... 402
Debts, war 722
Deposits, guaranty of..... 143
Detroit 643, 645
Discount unearned and interest accrued receivable 27
Distinguished diplomat—Romulo S. Naon 381
Dollar, Robert (after the war—what?).. 567
Dollar, Robert, portrait of..... 567

Economic by-product of the world war.. 382
Economic conditions in the Argentine Republic 575
Economic viewpoints changing..... 749
Economy and business as usual..... 16
Edmonds, Richard H. (death penalty for leading criminals—Germany to pay cost of war) 402
Educational preparation for foreign trade 587
Effect of peace on our industries..... 540
Elements of a successful human life.. 260

Farming enterprise 14
Federal reserve banks and gold accumulation 13
Federal Reserve Board opposes guaranty of deposits 143
Federal reserve system and foreign banking 551
Fight to the finish..... 274
Finance, governmental control of..... 135
Financial aid to China..... 132
Financial conditions and prospects in the Commonwealth of Australia..... 525

337535

Financial progress of the state of New York 293
Financial relations between United States and Canada..... 10
Financial situation of France..... 483
Fisher, Edmund D. (Detroit)..... 645
Ford's opinion of bankers..... 716
Foreign banking, American services in.. 584
Foreign languages and business..... 594
Foreign trade preparations in Cincinnati 640
Four things to have in mind..... 26
Fourth liberty loan..... 251
France, financial situation of..... 483

German ambitions 127
German aggression destroyed..... 375
German atrocities 138
German bank-controlled business in America 735
German people 131
Germany shall not sit at the peace table 400
Getting Germany out of American business 735
Gold situation 739
Government and residuary profits..... 747
Government competition in banking.... 4
Government control of industries and finance 135
Government control of railroads..... 376
Growth in the use of trade acceptances 140
Guaranty of bank deposits..... 5
Guaranty of deposits opposed by the Federal Reserve Board..... 143

Hepburn, A. B. (effect of peace on our industries) 540
Hepburn, A. B., portrait of..... 540
High cost of living—causes..... 6
Hinsch, C. A. (preparations Cincinnati is making for foreign trade)..... 640
Hinsch, C. A., portrait of..... 640
Holden, Sir Edward H. (maintaining London as the world's financial center) 515
Holden, Sir Edward H., portrait of.... 517
How to buy commercial paper..... 37

Impolitic measure 11
Improvement of bank methods..... 261
Indignation against profiteering..... 125
Industries and finance, government control of 135
Industrial and financial greatness of Pittsburgh 632
Interest accrued receivable and unearned discount 27, 141
International banking in Baltimore.... 616
International banking in war time.... 509
International number, Bankers Magazine 481
International trade and banking..... 535
Is a sane internationalism practicable? 718

Japan's position in war time..... 489
Jefferson, H. M. (interest accrued receivable and unearned discount)....27, 141
Jefferson, H. M. (improvement of bank methods) 261
Jones, H. T. (Willie Madigan's climb up the banking ladder) 270

Kahn, Otto, frontispiece..... 715
Kansas City 653

Labor and capital.....740, 747
Lansing, Robert (no Prussian-made peace) 29
Larned, W. Livingston (letters of a country banker) 22, 395
Law, Rt. Hon. A. Bonar (British war finance) 500
Law, Rt. Hon. A. Bonar, portrait of.. 500
League of nations.....718, 721
Lest we forget..... 187
Letters of a country banker, No. 4..23, 395
Liberty loan bonds deposited..... 750
Liberty loan—fourth 251
Limits of the indignation of the Hon. Atlee Pomerene 129
Lodge, Hon. Henry Cabot (no negotiated peace) 401
London as the world's financial centre.. 515
Lonsdale, John G. (Saint Louis)..... 621
Lonsdale, John G., portrait of..... 625

MacClintock, Samuel (educational preparation for foreign trade)..... 587
MacClintock, Samuel, portrait of..... 588
MacLean, Hon. A. K. (Canadian war finances) 542
Maintaining London as the world's financial centre 515
Making sacrifices for the war..... 379
Man is a man..... 741
Manchester, H. H. (safety deposit vaults in the Middle Ages)..... 39
Matthews, Rev. Mark A. (Germany shall not sit at the peace table)..... 400
Mediaeval safety deposit vaults..... 39
Mexico, our policy toward..... 133
Miller, Denison (financial conditions and prospects in the Commonwealth of Australia) 525
Miller, Denison, portrait of..... 525
Minneapolis 657
Modern languages and modern business 594
Montana Farming Company..... 14
More complete devotion to the cause.. 1
Mother's love dooms kaiserism..... 400

Naon, Romulo S., frontispiece..... 375
Naon, Romulo S., biographical sketch of 351
New era in banking and finance..... 482
New plan to care for depositors' liberty loan bonds and war saving certificates 750
New York as a financial centre after the war 506
New York State, finacial progress in... 293
Newcomer, Waldo (international banking in Baltimore) 616
Newell, E. J. (Buffalo) 626
Newell, E. J., portrait of..... 630
Neymarck, Alfred (financial situation of France) 483
No compromise peace with the barbarians 2
No negotiated peace..... 401
No Prussian-made peace..... 29
Non-essential industries 8, 16
Norton, C. H. (man is a man)..... 740

Norton, C. H., portrait of..... 741
Noyes, Alexander D. (our international banking in war time)..... 508
Noyes, Alexander D., portrait of..... 509

Obsessions of some government functionaries 399
Omaha 659
Our coming labor problem..... 754
Our international banking in war time.. 508
Our policy toward Mexico..... 133
Our war debt..... 722

Paish, Sir George (war and banking).. 493
Palmer, A. Mitchell (getting Germany out of American business)..... 735
Peace 481
Peace and liberty..... 2
Peace and industry..... 540
Peace conditions, readjustment in..... 720
Peace conference 715
Philadelphia—the world city.....607, 609
Pierson, Lewis E. (obsessions of some government functionaries) 399
Pittsburgh, industrial and financial greatness of 632, 635
Portland, Oregon..... 655
Position of the savings banks..... 377
Preparations Cincinnati is making for foreign trade..... 640
Pride in American achievements..... 255
Principles in regard to guaranty of bank deposits 5
Profiteering 125
Property and man..... 256
Proposed league of nations..... 721
Prospective reductions of taxation.... 724
Prosperity and trade..... 16
Public opinion forming to crush Germany 400

Railway situation..... 376
Readjustment to peace conditions..... 720
Reid, William A. (wartime observations over South America)..... 559
Reihl, C. W. (new plan to care for depositors' liberty loan bonds and war saving certificates) 750
Residuary profits, disposal of..... 747
Reynolds, Arthur (Chicago—its oportunities and advantages for foreign trade and banking) 619
Reynolds, Arthur (some of the elements of success in international trade and banking) 535
Reynolds, Arthur, portrait of..... 535
Richmond 649
Rights of property and rights of man.. 256
Roesti, R. (Boston bankers in international trade and finance)..... 603
Rose, W. G. (bank and the bunk, a story) 30, 156, 286
Rose, W. G., portrait of..... 31

Sacrifices for the war..... 379
Sadler, M. E. (modern languages and modern business) 594
Safety deposit vaults in the Middle Ages 39
Saint Louis 621, 623
San Francisco's golden gate..... 651
Savings banks in war time..... 377
Second class postal rates.....11, 129
Sensenisch, Edgar H. (Portland, Ore.).. 654
Shoda, Kazuye (Japan's position in war time international economy)..... 489
Shoda, Kazuye, portrait of..... 491
Some of the elements of success in international trade and banking..... 535
South America, war time observations over 559
Spanish-American bank..... 128
State bankers form national organization 259
State banking associations, United States council of..... 746
Swiss Banking Corporation (banking in Switzerland) 578

Taft, Oren B. (can we hold the advantages which tne war has forced upon us?) 747
Taxation 724
"That these deal shall not have died in vain" 2
Thrift 395
Thrift and "business as usual".....8, 16
Todd, Frederick (American services in foreign banking 584
Tornquist, Carlos A. (economic conditions in the Argentine Republic)..... 575
Tornquist, Carlos A., portrait of..... 575
Trade acceptances 140
Turning the world upside down..... 127

Unearned discount and interest accrued receivable 141
United States Council of State Banking Association 746

Vanderlip, Frank A. (New York as a financial centre after the war)..... 506
Vanderlip, Frank A., portrait of..... 507

War and banking..... 493
War debt 722
War destruction..... 734
Wartime observations over South America 559
Weighed in the balances..... 375
Wendell, J. A. (financial progress of the State of New York)..... 293
What our cities are doing to promote international banking and foreign trade 599, 603
Wheat producing enterprise..... 14
Whipple, Harvey (four things to have in mind) 26
White, Hon. Sir Thomas, portrait of.... 543
Willie Madigan's climb up the banking ladder—a story..... 270
Willis, Henry Parker (federal reserve system and foreign banking)..... 551
Willis, Henry Parker, portrait of..... 553
Workless day 126
World—operation 570
World war, economic by-product of.... 382

Y. M. C. A. as a help to industry..... 740

II. BANKING AND COMMERCIAL LAW.

"Bad check" law adopted in New York 660
Bank examiner, tricking the..... 726
Bank should exercise care in turning funds over to sheriff..... 727
Banking and real estate business..... 731
Case comment and review, 42, 144, 275, 384, 660, 726
Certification, effect on indorsers.....42, 43
Certified check 387
Checks drawn against no funds.....384, 385
Corporation checks 391

Depositors and pass book rules..... 729
Deposits 145
Directors must direct 144, 149

Effect of pass book entries..... 727

Forgery, liability following stolen money 45
Form of indorsement..... 661

Guaranty by wire..... 282

Indorsement by rubber stamp.....385, 393
Indorsement form 661
Is discount usury? 275

Kiting checks 384, 387

Leading court cases,
Cooper et al., vs. National Bank of Savannah 275
El Paso Bank and Trust Co. vs. First State Bank of Eustis 282
Farmers Savings Bank of West Plains vs. American Trust Co. of Warrensburg, Mo. 387
Farmers State Bank vs. Weiland..... 731
John J. Felin & Co., Inc., vs. Petix... 43
First National Bank of Blanchester vs. Stengel 145
Grisson vs. Commonwealth, Kentucky 385
Kavanaugh vs. Gould 149
Kendall vs. Fidelity Trust Co..... 391
McCutcheon vs. Marine National Bank 44
McEwen Brothers vs. Cobb et al..... 730
Manufacturers' Bank of Cohoes vs. Prudential Insurance Co..... 45
Metropolitan Discount Co. vs. Davis.. 393
Myerowich vs. Emigrant Industrial Savings Bank 49

Mailing check to drawee bank not a proper presentment 730
Military company fund 285

New York "bad check" law..... 660

Pass book entries 727
Pass book rules must be brought to depositor's attention 729

Real estate business and banking..... 731
Replies to law and banking questions 285, 661
Right to charge back items..... 144
Rubber stamp indorsement.....385, 393

Savings bank, notice of withdrawal..... 49
Sheriff, turning funds over to..... 727

Tricking the bank examiner..... 726

Usury 42, 44, 275

III. BANKING MISCELLANY, REPORTS, ETC.

Advantages of the trade acceptance.... 335
Advertising exhibit takes first prize.... 205
Aggressive, able and patriotic state bank examiner..... 429
Americanizing foreigners by banking methods 760
American bankers convention..... 324
American Bankers Association 44th annual convention..... 665
American Chamber of Commerce in London 49
America's pioneer discount bank..... 329
America the creditor nation..... 424
Anglo-South American Bank, Ltd..... 782
Association of Reserve City Bankers convention 50
Avery, Dr. M. N., portrait of..... 445

Banca Commerciale Italiana..... 65
Bank advertising exchange, 91, 203, 295, 432, 663, 799
Bank building 338
Bank men honored..... 213
Bank mergers questioned 63
Bank building problem..... 82
Banking and financial industry, 81, 189, 327, 435, 707, 755
Banking and financial notes 93, 217, 339, 447, 801
Banking connections between India and the United States..... 788
Barkley coupon book plan..... 336
Blaine, James C., Jr., portrait of..... 94
Blair, F. W. (membership in Federal Reserve system) 207
Blair, F. W., portrait of..... 207
Book reviews.....90, 215, 325, 431, 793
Booth, W. H., portrait of..... 209
British Italian Corporation 68
Business training school..... 197

Campbell, R. W. H., portrait of..... 456
Cancio, Leopoldo, portrait of..... 777
Central Union Trust Company of New York 86
Century of banking in Providence..... 84
Chapin National Bank, Springfield, Mass. 191
Check collection system..... 87
Chilean currency and exchange..... 170
Church calendar for the business year.. 706
Clausen, John (gold situation)..... 404
Clement, G. Y., portrait of..... 798
Clement, G. Y., resigns as chief of staff of the Collins organization..... 798
Cleversley, Gordon P., portrait of..... 104
Clinton, W. W. (should a bank build now?) 82
Coats, Anna M., portrait of..... 230

Conclusive and overwhelming victory over our enemies 323
Convention of Reserve City bankers.... 50
Converse, C. C., portrait of..... 224
Corbin, A. O. (Russian banking situation and its meaning to the world.... 56
Cuba, money and banking in..... 775

Distinctive national trade-marks..... 49
Dorcester Trust Company, Boston.... 756
Dutch East Indies..... 662

Economic changes in France..... 298
Economic conditions in France..... 764
Economic conditions in Italy..... 766
Equitable Trust Company's new uptown office 436
Ellsworth, F. W., portrait of..... 213

Federal Reserve Board, changes in..... 446
Federal Reserve System, membership in 207
Fenton, W. T., portrait of..... 693
Fifty years of successful banking..... 333
Filing, a new magazine..... 431
Financial advertisers association..... 213
First National Bank of Boston..... 190
Foreign trade banking corporation..... 329
France, economic conditions in..... 764
France, economic changes in..... 298
Francis, F. B. (advantages of the trade acceptance) 335

Gaston, G. A., portrait of..... 330
Getting ready to build..... 338
Give the American merchant a new bill of rights 432
Glass appointed the succesor to McAdoo 761
Goddard, S. A. (how a bank helps Americanize the foreign born)..... 757
Gode, C. A., portrait of..... 214
Gold, price of 415
Gold, producers, views of American.... 417
Gold situation 404
Good bird story 796
Grimm, H. E., portrait of..... 819
Guaranty Trust and Savings Bank, Los Angeles 445
Gray, J. A., portrait of 356

Hawes, Richard S., portrait of..... 667
Hazelwood, Craig B., portrait of..... 675
Help on the income tax..... 79
Hendricks, L. H., portrait of..... 222
Her sacrifice—a war story..... 319
Herb, C. F., portrait of..... 236
Hoggson, N. F., portrait of..... 338
Holderness, M. E., portrait of..... 214
How a bank helps Americanize the foreign born 757

Income tax, help on the..... 79
Increase in postal bank maximum..... 206
Increase in production—the great problem of society 423
Industrial Bank of Japan 785
International banking and finance, 55, 169, 297, 403, 763
International reserve board 305
Investment Bankers Association convention 195
Irish, R. C., portrait of..... 342
Irving National Bank gets first premium for advertising exhibit..... 205
Italy, economic conditions in..... 766

Jaffray, C. T., portrait of..... 242
Java Bank, a description..... 61
Joyce, W. B., portrait of..... 320
Joyce, W. B. (prosperity after the war) 320

Kahn, Otto H. (things complained of by business men) 211
Kirby, Adele H. (women in banking).. 54
Krech, Alvin W., portrait of..... 438
Krueger, F. W., portrait of..... 342

Ladd, Mrs. Maynard, portrait of..... 795
Law, W. T., portrait of..... 331
Lengel, William C., portrait of..... 450
Lersner, Victor A., portrait of..... 687
Liberty bond sales 374
Light on overdrafts 52
Lloyd's Bank, Ltd. 418, 768
London Bank of Australia..... 70
Los Angeles institution celebrates twenty-eighth birthday 445
Luey, William D., portrait of..... 442
Lytle, N. A., portrait of..... 826

McAdams, Thomas B., portrait of..... 51
McAdoo resigns as Secretary of the Treasury and Director-General of Railroads 761
McGarrah, G. W. (present system inspiring) 212
McGarrah, G. W., portrait of..... 212
Maddox, Robert F., portrait of..... 665
Marsland, Horace A., portrait of..... 804
May, Max, portrait of..... 329
Membership in the Federal Reserve System 207
Merchants National Bank, Providence, R. I., celebrates centenary 84
Millard, J. H., portrait of..... 334
Moffett, L. B., portrait of..... 197
Money and banking in Cuba..... 775
Morales, W. H. (money and banking in Cuba) 775
Morehouse, W. R., portrait of..... 213
Morris, Robert W., portrait of..... 445
Mutilated faces remade..... 795
Muurling, J. H. (Nederlandsch Indische Handels Bank of Amsterdam)..... 412

Nederlandsche Indische Handels Bank of Amsterdam 412
Netherland Indian Government intelligence office and exhibition in New York 662
New bank examiner 195
New England banking notes, 106, 228, 456, 816
New faces for old..... 795
New Pittsburg (Kansas) bank building 192
New Service department for the First National Bank of Boston..... 190
New York banking notes.93, 217, 340, 447, 802
Noiseless typewriter 709

Omaha National Bank 333
Overdrafts, light on 52

Patterson, G. E., portrait of..... 820

Peirce School of Business Administration 197
Philadelphia banking notes 104, 230
Platten, John W., portrait of..... 683
Pocket church calendar for the business year 706
Postal bank maximum..... 206
Present situation inspiring..... 212
President's appeal for the liberty loan.. 430
Price of gold..... 415
Prosperity after the war..... 320
Providence, century of banking in..... 84

Resignation of Secretary McAdoo..... 761
Remarkable instance of honesty..... 317
Reynolds, Arthur, portrait of..... 167
Reynolds, Arthur (some of our war problems) 166
Robbins, H. D., portrait of..... 214
Roberts, George E. (increase in production) 423
Robinson, C. C., portrait of..... 218
Rovensky, John E. (America the creditor nation) 424
Rue, L. L., portrait of..... 352
Russian banking situation and its meaning to the world..... 56
Russian currency 67

Sands, Oliver J., portrait of..... 671
Sherman, L. Y. (conclusive and overwhelming victory over our enemies.. 322
Should a bank build now?..... 82
Silver certificates, temporary retirement of 89
Sisson, F. H., portrait of..... 210
Some of our war problems..... 166
Southern banking notes.....232, 459
South American trade developments.. 422
Staley, John W., portrait of..... 51
Stearns, Lieut. F. A., portrait of..... 824

Temporary retirement of silver certificates 89
Texas bank erecting a handsome business home 194
Things complained of by business men 211
Trade developments, South American.. 422
Traylor, Melvin A., portrait of..... 822

Van Stone, George H., portrait of..... 429
Verity, A. P., portrait of..... 342
Views of American gold producers..... 417

Wakefield, N. A., portrait of..... 820
Walker, Sir Edmonds, fiftieth anniversary as a banker..... 318
Walker, Sir Edmond, portrait of..... 318
War finance board—personnel..... 344
War problems 166
War, prosperity after the..... 320
Weathers, B. S., portrait of..... 820
Wells, C. S., portrait of..... 190
Western banking notes.....113, 240, 461, 817
What is Russian currency?..... 67
White, John E., portrait of..... 442
Wolfe, Edmond S., portrait of..... 108
Woman's advent into banking..... 836
Women found efficient bank helpers.... 211
Women in banking..... 54
Women in the bank.....468, 479
Woolf, J. W., portrait of..... 361
Worcester Bank and Trust Company, Worcester, Mass. 440

The six monthly numbers are distributed throughout the volume as follows:

1—124	July
125—250	August
251—374	September
375—480	October
481—714	November
715—836	December